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Continuing Education Credit — February 2025

As a subscriber to Financial-Planning.com, you can earn up to 12 hours of CE credit from the CFP Board and the Investments & Wealth Institute.

Please read the articles and answer the questions below. To find the related article, click on the hyperlinked title of the story – both online-only articles as well as stories published in the magazine.

You must answer 8 of the 10 questions correctly to qualify for CE credit.

Financial Planning does not email a certificate of completion. Please take a screenshot of the results screen, and keep the confirmation for your records. Financial Planning reports results to the CFP Board weekly. The board may take an additional two weeks to post results.

If you need assistance, please contact our Customer Success Team.

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1. High-income Americans can expect to save how much in taxes on their contributions to health savings accounts over a 10-year period? *
$11,500
$13,000
$15,500
$16,000
Related Content: $1M in HSA is a rosy projection. But smaller savings still pay off

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2. A 65-year-old woman enrolled in Medicare with a supplementary Medigap plan can expect to pay roughly how much for health care expenses in retirement? *
$160,000
$189,000
$204,000
$217,000
Related Content: $1M in HSA is a rosy projection. But smaller savings still pay off

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3. HSA owners must end contributions to that account before enrolling in Medicare at age 65 or risk paying how much in excise tax: *

9%
7%
6%
5%
Related Content: How HSAs pay off in retirement — with caveats

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4. Per the SEC marketing rule, client testimonials posted to an advisory firm’s website are permitted to include: *
Reviews from a recently onboarded client
Benefits or advisor results without referencing associated risks
Statements from clients selectively chosen by the advisor
Claims the advisor can’t substantiate
Related Content: Heads up, RIA compliance teams: It's past time to green-light testimonials

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5. To be considered an accredited investor, generally a client must show a net worth of at least $1 million and have made at least $200,000 annually in the previous: *
One year
Two years
Three years
Four years
Related Content: Mindful of risks, RIAs steer clients into private markets

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6. Under NCAA rules related to name, image and likeness agreements, colleges may do all of the following except: *
Require college athletes to disclose NIL deals
Stipulate college athletes perform "legitimate services" for money received
Negotiate NIL deals for college athletes
Allow college athletes to hire financial advisors, agents and marketing reps
Related Content: Student-athletes need an assist with NIL taxes

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7. The income reporting threshold for gig economy workers who received payments from Venmo, Etsy and other online sources is set at this amount for tax year 2025: *
$2,500
$3,000
$4,000
$5,500
Related Content: Gig workers unaware of lower 1099-K threshold

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8. Which actively managed ETF achieved the highest three-year annualized return through January 2025? *
Simplify Interest Rate Hedge ETF (PFIX)
USCF Midstream Energy Income ETF (UMI)
InfraCap MLP ETF (AMZA)
ProShares Bitcoin ETF (BITO)
Related Content: The 10 best- and worst-performing actively managed ETFs of the past 3 years

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9. Among the best-performing ETFs of 2024, this fund had the most advantageous expense ratio. *
Direxion Daily NVDA Bull 2X Shares (NVDU)
T-Rex 2X Long NVIDIA Daily Target ETF (NVDX)
2x Bitcoin Strategy ETF (BITX)
MicroSectors FANG+ 3X Leveraged ETN (FNGU)
Related Content: The 10 best- and worst-performing ETFs of 2024

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10. Among the worst-performing ETFs of 2024, which of these had the largest fund size? *
2x Long VIX Futures ETF (UVIX)
ProShares UltraShort Semiconductors (SSG)
T-REX 2X Inverse Tesla Daily Target ETF (TSLZ)
AdvisorShares MSOS 2x Daily ETF (MSOX)
Related Content: The 10 best- and worst-performing ETFs of 2024

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